

Unit-Based Curriculum Map

Business Math 11th- 12th Grades

	Unit 1: Gross Income	Unit 2: Net Income	Unit 3: Recordkeeping
Essential Questions	<ol style="list-style-type: none"> How do employers compensate employees for their work? Why do pay structures vary in different types of jobs? 	<ol style="list-style-type: none"> How and why do the federal and state governments withhold taxes from employee paychecks? What are other paycheck deductions? 	<ol style="list-style-type: none"> How does one manage his money? What are the keys to success in personal finance?
Content	Straight-time pay, Overtime pay, Weekly time cards, Piecework compensation, Salary, Commission, Graduated commission.	Federal and state income tax, Personal exemptions, Social Security, Medicare, and Group insurance.	Expenditures, living expenses, budget sheet, annual expenses, average monthly expenses, emergency fund
Skills	Calculating straight-time pay, reading and completing a time card, Determining salary per pay period, computing straight or total graduated commission, Understanding and differentiated the necessity for various types of compensation.	Define: Federal and state income tax, Personal exemptions, Social Security, Medicare, and Group insurance. Determine federal and state taxes using tables and tax rates. Calculate deductions for Social Security, Medicare, and insurance.	Compare incoming and outgoing monthly expenses, Balance a budget sheet, Correct a non-functioning budget, Write a budget based on income and expenses.
Assessments	Homework, Quizzes, Competitive Review game, Test	Homework, Quiz, Simulation project, Test	Homework, Budget report, Vocab word puzzle, Spreadsheet budget, Test
Activities / Resources	Students' reports, time cards, textbook, PowerPoint presentations, trivia game	Textbook, PowerPoint presentations, Glencoe wkbk 1040 EZ and W2's	Research careers, home and vehicle loan repayment plans, Correct budgets, PowerPoints Internet

Unit-Based Curriculum Map

Business Math 11th- 12th Grades

	Unit 4: Checking Accounts	Unit 5: Savings Accounts	Unit 6: Cash Purchases
Essential Questions	What are the features and benefits of a checking account?	<ol style="list-style-type: none"> 1. What are the features and benefits of various savings accounts? 2. What is the difference between simple and compound interest? 	<ol style="list-style-type: none"> 1. How do discounts affect sale prices? 2. How does one find the best bargain? 3. How can manufactures encourage purchases?
Content	Check-writing, Deposit slips, Check register, Online banking.	Deposits and withdraws, Simple Interest, Compound Interest, Annuities.	Unit pricing, Coupons and rebates, Markdown, Final price.
Skills	Compute total deposit, Figure out balance of account, Reconcile bank statement and register, Compute online banking charges.	Complete deposit and withdraw slips, Compute new balance, Calculate simple interest, compound interest, and interest earned on annuities.	Calculate unit pricing, Find better buy based on unit pricing, Solve for the dollar amount of markdown, Compute sale price after markdown.
Assessments	Homework, Check/Deposit slip writing, Quizzes, Competitive Review game, Study Guide pgs 189-193. Test	Homework, Quiz, Research report, Test	Homework, Generic/Name brand comparison lab report, Test
Activities / Resources	Field trip to Empire Bank, Deposit slip and check writing, PowerPoints, Study Guide pgs, Brochures	Textbook, PowerPoint presentations, Glencoe wkbk, Internet	Textbook, PowerPoint presentations, Generic/Name brand comparison lab

Unit-Based Curriculum Map

Business Math 11th- 12th Grades

	Unit 7: Charge Accounts and Credit Cards	Unit 8: Loans	Unit 9: Vehicle Transportation
Essential Questions	<ol style="list-style-type: none"> How do charge accounts and credit cards work? How do you responsibly use credit cards? 	<ol style="list-style-type: none"> How do loans work? What are the various repayment methods and benefit of them? 	Compare and contrast the financial implications of buying, leasing, and renting a vehicle.
Content	Charge accounts, Credit Cards, Finance charges, Account Statements.	Amount borrowed, Repayment conditions, Finance charges, Installment loans, Final payment.	Sticker price, Dealer's cost, Average retail price, Insurance, Cost of leasing, Renting a vehicle.
Skills	Determine terms and conditions of accts, Calculate late charges and finance charges, Find new account balance with purchases, credits/payments, and interest.	Compare terms and conditions of credit card options, Figure out monthly payments and pay-off schedule, Compute simple interest, Compute part of payment applied to principal and interest.	Compute sticker price and dealer cost of new vehicle, Find market value of used car, Compute premiums for car insurance, Figure out cost per mile to rent or lease a vehicle.
Assessments	Homework, Response board performance, Test	Homework, Quiz, CC application analysis, Test	Homework, Internet investigation report, Test
Activities / Resources	Students' reports, CC applications, textbook, PowerPoint presentations, Internet	Textbook, PowerPoint presentations, Glencoe wkbk CC offers via mail and internet and brochure.	Car Salesman speaker, PowerPoints, Internet

Unit-Based Curriculum Map

Business Math 11th- 12th Grades

	Unit 10: Housing Costs	Unit 11: Insurance	Unit 12: Production
Essential Questions	What is my mortgage payment paying for?	<ol style="list-style-type: none"> 1. What are the functions and benefits of insurance? 2. How are premiums calculated? 	How do you produce a product or service in such a way as to make a profit?
Content	Mortgage loan amt, Monthly payment, Principal and Interest, Assessed value and real estate taxes, Homeowners Insurance.	Health insurance, Premiums, Term life, Whole life, Deductibles, Co-payments, Beneficiaries. PPO's and HMO's.	Labor cost, Prime cost, Break-even point, Profit, Fixed and variable costs, Quality control, Packaging.
Skills	Calculating mortgage loan amt, Figuring out total closing costs, Calculate assessed value and real estate taxes, Apply costs of insurance.	Compute health insurance premiums, Calculate amount of patient responsibility for health care, Utilize table to compute the annual premium for term life, Apply tables to data to compute annual premiums for 3 types of life insurance.	Compute prime cost of manufacturing, Calculate break-even point in number of production, Use time-study results to compute how many units to produce and time spent per task, Figure out dimensions of packaging.
Assessments	Homework, Quizzes, Vocab w.s., Kelly Blue Book lab report, Test	Homework, Test	Homework, Test
Activities / Resources	Textbook, PowerPoint presentations, Internet	Textbook, PowerPoint presentations, Glencoe wkbk	Textbook, Glencoe wkbk, Formula sheet production, PowerPoints

Unit-Based Curriculum Map

Business Math 11th- 12th Grades

	Unit 13: Sales	Unit 14: Marketing	Unit 15: Accounting Records
Essential Questions	How is the selling price of an item selected?	1. How and why do the federal and state governments withhold taxes from employee paychecks? 2. What are other paycheck deductions?	How do you measure the value and success of a business?
Content	Markup, Net profit, Selling price.	Federal and state income tax, Personal exemptions, Social Security, Medicare, and Group insurance.	Assets, Liabilities, Owner's equity, Net worth, Cost of good sold, Current and Quick ratios, Profit and Loss statement.
Skills	Computing the markup in dollars and as a percent of selling price. Figure out net profit as a percent of selling price, Calculate selling price based on cost and markup rate, Calculate markdown in dollars and as a percent of the regular selling price.	Define: Federal and state income tax, Personal exemptions, Social Security, Medicare, and Group insurance. Determine federal and state taxes using tables and tax rates. Calculate deductions for Social Security, Medicare, and insurance.	Compare incoming and outgoing monthly expenses, Balance a budget sheet, Correct a non-functioning budget, Write a budget based on income and expenses.
Assessments	Homework, Quizzes, Test	Homework, Quiz, PreTest, Test	Homework, Test
Activities / Resources	Students' reports, time cards, textbook, PowerPoint presentations, trivia game	Textbook, Product test/surveys activity, PowerPoint presentations, Glencoe wkbk	Inventory our school district project, PowerPoints, Textbook, Glencoe wkbk, Personal net worth activity